

Form BLdfld7 (12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271 Cadman Plaza East, Suite 1595
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-08-40882-cec

Mohammad Jawed

63-177 Alderton Street
Rego Park, NY 11374

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-7848

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on February 18, 2008; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED :

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Robert J Musso (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: May 14, 2008

s/ Carla E. Craig
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

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**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

BAE SYSTEMS

Bankruptcy Noticing Center
 2525 Network Place, 3rd Floor
 Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0207-1
 Case: 08-40882

User: pmillet
 Form ID: 262

Page 1 of 1
 Total Served: 20

Date Rcvd: May 14, 2008

The following entities were served by first class mail on May 16, 2008.

db +Mohammad Jawed, 63-177 Alderton Street, Rego Park, NY 11374-3919
 smg +Diana Adams, Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1820
 smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
 smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
 5687653 +AT&T Universal Card, PO Box 44167, Jacksonville, FL 32231-4167
 5687654 Bank of America, PO Box 15102, Wilmington, DE 19886-5102
 5687655 +Bank of America, c/o CFG, 30 Hazelwood Drive, Amherst, NY 14228-2223
 5687656 Chase Bank, c/o Financial Asset, Management Systems, PO Box 451409, Atlanta, GA 31145-9409
 5687657 +Chase Bank USA, NA, c/o NAFS, 165 Lawrence Bell Dr #100, PO Box 9027, Williamsville, NY 14231-9027
 5687659 +Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
 5687660 Discover, c/o CBCS, PO Box 165025, Columbus, OH 43216-5025
 5687661 GEMB, PO Box 960001, Orlando, FL 32896-0001
 5695463 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 5687664 +Resurgent Capital Services, c/ARS National Associated, Recovery System, PO Box 469047, Escondido, CA 92046-9047

The following entities were served by electronic transmission on May 14, 2008.

5687653 +EDI: CITICORP.COM May 14 2008 15:23:00 AT&T Universal Card, PO Box 44167, Jacksonville, FL 32231-4167
 5687652 +EDI: BECKLEE.COM May 14 2008 15:23:00 American Express Travel Related Services, c/o Beckett & Lee, LLP, 16 General Warren Blvd, PO Box 3001, Malvern, PA 19355-0701
 5687654 EDI: BANKAMER2.COM May 14 2008 15:23:00 Bank of America, PO Box 15102, Wilmington, DE 19886-5102
 5687658 EDI: CHASE.COM May 14 2008 15:23:00 Chase Card Services, PO Box 15153, Wilmington, DE 19886-5153
 5696285 EDI: RMSC.COM May 14 2008 15:23:00 GE Money Bank, Recovery Management Systems, Corporation, as agent, 25 SE 2nd Ave - Ste 1120, Miami, FL 33131-1605
 5687662 +EDI: HFC.COM May 14 2008 15:23:00 HSBC, Payment Processing, PO Box 88000, Baltimore, MD 21288-0001
 5687663 +EDI: PROVID.COM May 14 2008 15:23:00 Providian National Bank, 4900 Johnson Dr, Pleasanton, CA 94588-3308, PO Box 12914
 5695463 EDI: RECOVERYCORP.COM May 14 2008 15:23:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2008

Signature:

